BETTER BUSINESS BUREAUS'

INQUIRIES
AND
COMPLAINTS 1985

STATISTICAL SUMMARY OF 1984 DATA

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BBB

THE COUNCIL OF BETTER BUSINESS BUREAUS, INC.

INTRODUCTION

Each year the Council of Better Business Bureaus publishes a summary of data on consumer inquiries and complaints handled by the nation's Better Business Bureaus.

Estimates for total requests for service, types of service and number of inquiries and complaints for the entire Better Business Bureau System were based on monthly reports from 93 local BBB offices. Projections for types of complaints were derived from 12 geographically varied Bureaus (Inquiry/Complaint Information System).

The CBBB and the 166 local Bureaus are supported by business in the interest of promoting voluntary self-regulation and better business consumer relations. The non-profit Bureaus handle consumer inquiries and complaints, monitor advertising claims to assure truth and accuracy, and operate programs of consumer education throughout the United States.

SYSTEMS DEVELOPMENT & RESEARCH DEPARTMENT
COUNCIL OF BETTER BUSINESS BUREAUS
1515 Wilson Boulevard
Arlington, Virginia 22209
(703) 276-0100

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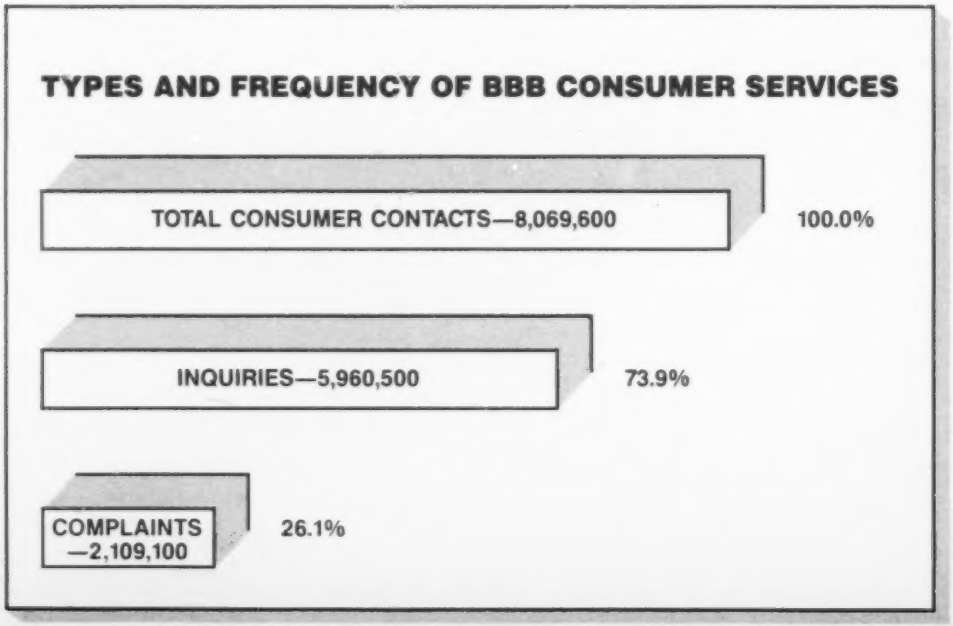
Over eight million inquiries & complaints handled in 1984

The 166 U.S. Better Business Bureau offices handled over eight million consumer inquiries and complaints during 1984.



By far, most requests (almost 8 in 10) were pre-purchase inquiries from consumers seeking to "checkout" the reliability of individual companies before making purchases or investments.

About 26%, or over two million requests, were received from consumers with complaints about purchase or service transactions.

Overall BBB activity was up about 3 percent, largely the result of increased complaint volume stemming from special complaint handling programs established for a number of automobile manufacturers.

Home remodeling/improvement top BBB report requests list

Requests for reports on companies which perform home remodeling, improvement and repair service accounted for more than 16% of all reports requested in 1984.

TOP TEN
COMPANY REPORT REQUESTS CATEGORIES

Rank	Category	Number	Percent
1	**Home Remodeling/Improvement Co's**	**654,040**	**16.20%**
	Home Remodeling Contractors	(126,535)	
	Roofing Contractors	(112,172)	
	Heating/Central Air Cond't Co's	(81,950)	
	Solar Energy Co's	(47,352)	
	Siding Contractors	(38,337)	
	Plumbing Contractors	(37,443)	
	Paving Contractors	(33,131)	
	Waterproofing Co's	(26,072)	
	Storm (Thermal) Window & Door Co's	(25,229)	
	Home Insulation Co's	(22,238)	
	Electrical Contractors	(19,023)	
	Fence Co's	(10,699)	
	Cement Contractors	(6,283)	
	Not Elsewhere Classified	(56,242)	
2	**Ordered Product Sales**	**253,346**	**6.29%**
	Magazine Subscription by Mail	(37,055)	
	via Catalogs by Mail	(29,938)	
	via Broadcast Advertising	(25,109)	
	via Newspr/Mag. Advertising	(20,222)	
	via Telephone Solicitation	(19,435)	
	Not Elsewhere Classified	(114,209)	
3	**Insurance**	**227,434**	**5.65%**
	Life Insurance	(46,387)	
	Accident & Health Insurance	(30,154)	
	Auto Insurance	(20,510)	
	Home Owner (Renter)/Fire Ins.	(6,610)	
	Not Elsewhere Classified	(123,773)	
4	**Franchised Auto Dealers**	**216,439**	**5.37%**
5	**Soliciting Organizations**	**134,844**	**3.35%**
	Charity	(70,913)	
	Advertising	(58,701)	
	Police/Fire	(2,059)	
	Veterans	(1,666)	
	Business Membership	(714)	
6	**Vacation Certificate Co's**	**113,502**	**2.82%**
7	**Direct Selling Companies**	**105,384**	**2.62%**
	Magazines	(26,515)	
	Photographers	(14,118)	
	Encyclopedias	(5,990)	
	Not Elsewhere Classified	(58,761)	
8	**Work-At-Home Companies**	**86,334**	**2.10%**
9	**Heating/Central Air Cond't Co's**	**81,950**	**2.03%**
10	**Auto Repair Shops (Mech.)**	**78,569**	**1.95%**

The increasing popularity of shopping from home is evidenced in the second ranking category, **Ordered Product Sales**, which accounted for over 6% of reports. Magazine subscription and mail order catalog companies were frequently the specific subject of interest among the Ordered Product Sales categories.

Inquiries about **Insurance Companies** ranked third at 5.6%, with life insurance of greatest interest, followed by accident and health, then auto.

Franchised Auto Dealers ranked fourth and **Soliciting Organizations** (primarily charities) ranked fifth.

Ordered product sales rank first among complaint categories

Products ordered from home, using sources such as magazine ads and mail order catalogs, generated the largest number of complaints[1] to Better Business Bureaus during 1984. Almost 20% of all complaints fell into the **Ordered Product Sales** category.

Home Remodeling/Improvement Co's, at more than 8%, accounted for the second highest complaint volume. Within this general category, **Home Remodeling Contractors** registered the highest individual volume, followed by **Roofing Contractors**, **Heating/Central Air Conditioning Companies** and **Plumbing Contractors**.

Franchised Auto Dealers were third in complaint volume followed by **Home Furnishings Stores** (4th) and **Auto Repair Shops** (5th).

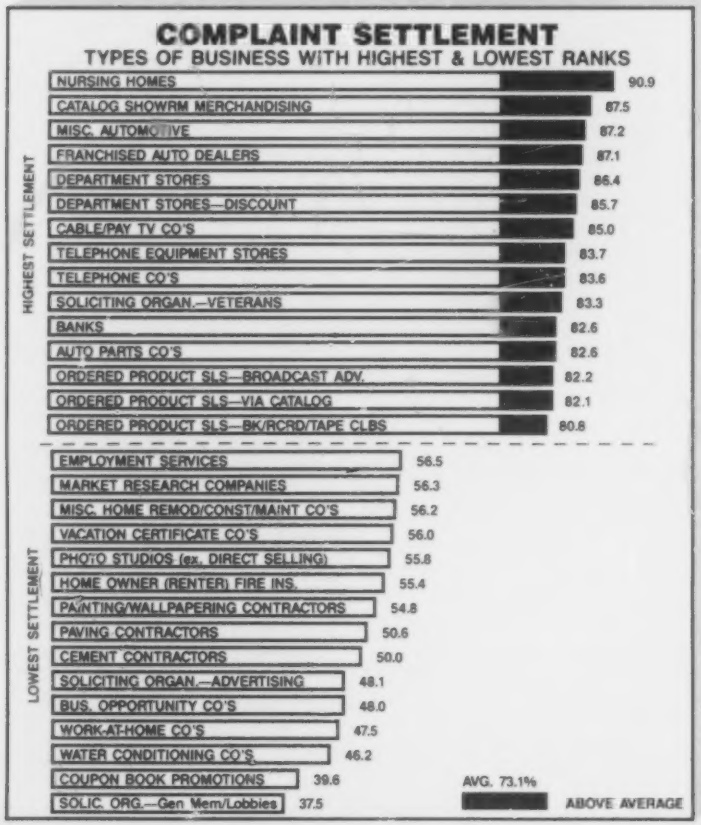
TOP TEN
CATEGORIES OF COMPLAINT (Standard Operations)

Rank	Category	Number	Percent
1	**Ordered Product Sales**	**75,719**	**19.68%**
	Magazine Subscriptions by Mail	(10,344)	
	via Catalogs by Mail	(8,314)	
	via Newspr/Magazine Advertising	(4,762)	
	Book/Record/Tape Clubs	(1,987)	
	via Telephone Solicitation	(782)	
	via Broadcast Advertising	(686)	
	Not Elsewhere Classified	(48,844)	
2	**Home Remodeling/Improvement Co's**	**32,196**	**8.36%**
	Home Remodeling Contractors	(6,258)	
	Roofing Contractors	(4,481)	
	Heating/Central Air Cond't Co's	(3,064)	
	Plumbing Contractors	(2,493)	
	Siding Contractors	(1,639)	
	Storm (Thermal) Window & Door Co's	(1,080)	
	Waterproofing Co's	(894)	
	Electrical Contractors	(796)	
	Solar Energy Co's	(739)	
	Painting/Wallpapering Contractors	(706)	
	Fence Co's	(571)	
	Home Insulation Co's	(543)	
	Cement Contractors	(427)	
	Not Elsewhere Classified	(7,104)	
3	**Franchised Auto Dealers**	**26,393**	**6.86%**
4	**Home Furnishing Stores**	**10,344**	**2.68%**
5	**Auto Repair Shops (Mech.)**	**9,738**	**2.53%**
6	**Direct Selling Companies**	**9,309**	**2.42%**
	Magazines	(3,660)	
	Photographers	(1,826)	
	Encyclopedias	(301)	
	Not Elsewhere Classified	(3,522)	
7	**Miscellaneous—Automotive**	**7,530**	**1.96%**
8	**Department Stores**	**7,484**	**1.95%**
9	**Dry Cleaning/Laundry Co's**	**6,313**	**1.64%**
10	**Television Servicing Estab.**	**5,379**	**1.40%**

[1]Of the 2,109,100 complaints received by the BBB system, 1,899,100 were processed under "standard operations", and 210,000 through special automotive programs.

In 857,100 standard operations cases, the BBB either provided a special form or requested a letter of complaint as a result of an initial telephone contact with the complainant. Of these initial contacts, 384,700 resulted in a written statement which the BBB presented formally to businesses for a response. It is this base of "presented" complaints upon which ranking and percent of total was calculated. The remainder of 1.9 million initial standard operations complaints were handled as follows: 579,500 through provision of information or counseling; 285,500 referred to other sources; 140,100 referred to subject company as first recourse; 36,900 expedited through special "hotline" telephone referral to company involved.

Complaint settlement averages 73.1% for 1984



Volume alone is often not an adequate basis for evaluating the significance of complaints within an industry. Complaint volume for a given type of business is often closely related to the number of consumer transactions; the greater the number of transactions, the greater the potential for complaints to arise.

The BBB "Settlement Index" is therefore an important measurement of business' efforts to resolve consumer problems when they arise.

The chart at left shows the types of business with the highest and lowest settlement rates.

The average settlement rate for all types of business in 1984 was 73.1%, but ranged from a high of 90.9% to a low of 37.5 percent. **Nursing Homes** achieved the highest rate and Solicitations for **General Membership/Lobbying Organizations** the lowest.

Settlement rates for each type of business can be found in Appendix 1 of this report.

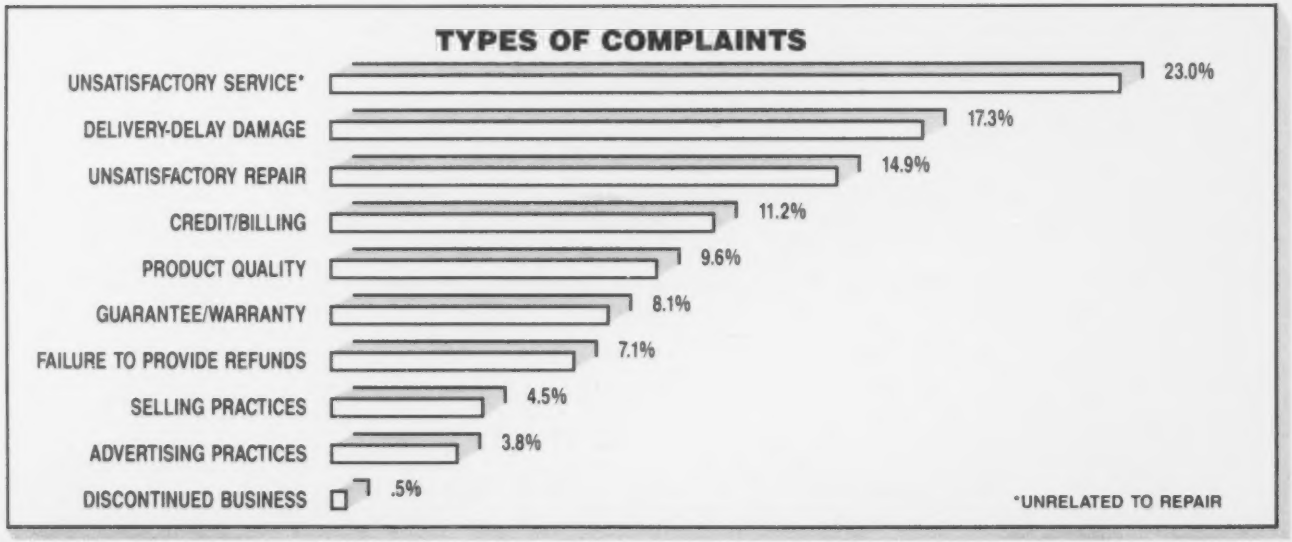
Types of Complaints

Unsatisfactory service, of the type unrelated to repair, was the most prevalent complaint type, at 23.0 percent. These were complaints about the inadequacy of business performance in such matters as installation, craftsmanship, job completion, or failure to generally meet customer expectations.

Complaints involving **delivery** were second on the list with 17.3% of the total.

Repair problems ranked third, accounting for 14.9% of the total, followed by complaints concerning **Credit and Billing** issues (11.2%).

Complaints about **Product Quality** ranked fifth, with 9.6 percent.



A separate tabulation of complaint types for each of the top ten business categories can be found in Appendix 2 of this report.

APPENDICES

Appendix 1—Closed Complaints—Standard Operations

BY TYPE OF BUSINESS (RANKED LIST)

	1984				1983			
TYPE OF BUSINESS	RANK	TOTAL	PERCENT OF TOTAL	PERCENT SETTLED	RANK	TOTAL	PERCENT OF TOTAL	PERCENT SETTLED
TOTAL		384,700	100.0%			409,156	100.0%	73.3%
Ordered Product Sales	1	75,719	19.68%	74.0%	1	85,677	20.94%	72.7%
Magazine Sub. by Mail		(10,344)	(2.59)	(74.6)		(10,180)	(2.49)	(75.1)
via Catalogs by Mail		(8,314)	(2.16)	(82.1)		*		
via Newspr/Magazine Adv.		(4,762)	(1.24)	(76.0)		*		
Book/Recrd/Tape Clbs		(1,987)	(.52)	(80.8)		*		
via Telephone Solicitation		(782)	(.20)	(80.6)		*		
via Broadcast Advertising		(686)	(.18)	(82.2)		*		
Not Elsewhere Classified		(48,844)	(12.70)	(74.4)		*		
Home Remod/Improvement	2	32,196	8.36	60.0		*		
Home Remodeling Contractors		(6,258)	(1.63)	(58.2)		(6,055)	(1.48)	(62.0)
Roofing Contractors		(4,481)	(1.16)	(58.1)		(4,447)	(1.09)	(55.7)
Heating Central Air Cond't Co's		(3,064)	(.80)	(69.3)		(2,894)	(.70)	(55.2)
Plumbing Contractors		(2,493)	(.65)	(61.2)		(2,046)	(.50)	(58.0)
Paving Contractors		(1,631)	(.42)	(50.6)		(1,301)	(.32)	(53.1)
Siding Contractors		(1,409)	(.37)	(65.0)		(1,178)	(.29)	(68.5)
Storm (Thermal) Window/Door Co's		(1,080)	(.28)	(63.4)		*		
Waterproofing Co's		(894)	(.23)	(61.3)		(950)	(.23)	(59.2)
Electrical Contractors		(796)	(.21)	(64.7)		(622)	(.15)	(65.5)
Solar Energy Co's		(739)	(.19)	(58.0)		*		
Painting/Wallpapering Contractors		(706)	(.18)	(54.8)		*		
Fence Co's		(571)	(.15)	(64.0)		*		
Home Insulation Co's		(543)	(.14)	(71.8)		*		
Cement Contractors		(427)	(.11)	(50.0)		*		
Not Elsewhere Classified		(7,104)	(1.85)	(56.2)		(10,109)	(2.47)	(56.2)
Franchised Auto Dealers	3	26,393	6.86	87.1	2	26,212	6.40	85.6
Home Furnishing Stores	4	10,383	2.70	71.4	3	10,457	2.56	68.0
Repair Shops-Mech. (ex. Trans.)	5	9,738	2.53	62.9	6	9,130	2.23	64.7

(CONTINUED. . .CLOSED COMPLAINTS BY TYPE OF BUSINESS, RANKED LIST)

TYPE OF BUSINESS	1984 RANK	1984 TOTAL	1984 PERCENT OF TOTAL	1984 PERCENT SETTLED	1983 RANK	1983 TOTAL	1983 PERCENT OF TOTAL	1983 PERCENT SETTLED
Direct Selling Companies	6	9,309	2.42	70.0%		*		
Magazines		(3,660)	(.95)	(75.1)		(3,168)	(.77)	(76.6)
Photographers		(1,826)	(.47)	(68.4)		(2,090)	(.51)	(70.5)
Encyclopedias		(301)	(.08)	(72.6)		(370)	(.09)	(88.3)
Not Elsewhere Classified		(3,522)	(.92)	(65.3)		(3,530)	(.86)	(65.8)
Automotive-NEC	7	7,530	1.96	87.2	8	7,562	1.85	70.9
Department Stores	8	7,484	1.95	86.4	7	8,262	2.02	87.0
Dry Cleaning/Laundry Co's	9	6,313	1.64	68.5	10	6,442	1.57	71.5
Television Servicing Estab.	10	5,379	1.40	73.2	11	6,251	1.53	69.8
Appliance Stores	11	4,346	1.13	70.8	17	4,361	1.07	71.3
Appliance Service Estab.	12	4,254	1.11	64.9	13	4,836	1.18	65.0
Apparel & Accessory Shops	13	4,037	1.05	70.5	14	4,756	1.16	68.7
Real Estate Sls/Rentl (ex. code 135)	14	3,983	1.04	64.5	19	3,858	.94	67.8
Insurance Co's-NEC	15	3,794	.97	79.4	9	6,469	1.58	80.4
TV/Radio/Phono Shops	16	3,588	.93	72.6	18	4,074	1.00	69.9
Used Only-Auto Dealers	17	3,501	.91	67.0	25	2,989	.73	61.5
Floor Covering Stores	18	3,279	.85	67.1	26	2,943	.71	54.4
Transmission Shops-Auto	19	3,143	.82	71.1	30	2,735	.67	69.7
Health Studios	20	3,065	.80	61.9	21	3,207	.78	67.1
Moving Storage Co's	21	3,048	.79	65.8	33	2,644	.65	67.7
Travel Agencies	22	3,035	.79	67.9	31	2,713	.66	70.1
Tire, Battery, Accessory Shops	23	3,019	.78	73.3	23	3,165	.77	73.3
Credit Card Co's	24	2,899	.75	78.3	24	3,021	.74	86.1
Mobile/Modular Home Dealers	25	2,859	.74	68.8	34	2,311	.56	69.7
Telephone Co's	26	2,761	.72	83.6	49	1,617	.40	83.4
Jewelry Stores	27	2,721	.71	72.6	29	2,780	.67	70.2
Gasoline Service Stations	28	2,717	.71	65.6	32	2,655	.65	65.1
Other Hlth/Personal Imprvmt Estab-NEC	29	2,592	.67	69.0	16	4,379	1.07	67.8
Home Builders-New Const. Co's	30	2,506	.65	62.5	43	1,912	.47	66.4

(CONTINUED. . .CLOSED COMPLAINTS BY TYPE OF BUSINESS, RANKED LIST)

TYPE OF BUSINESS	1984 RANK	1984 TOTAL	1984 PERCENT OF TOTAL	1984 PERCENT SETTLED	1983 RANK	1983 TOTAL	1983 PERCENT OF TOTAL	1983 PERCENT SETTLED
Gardening/Nursery Prod. Co's	31	2,382	.62	64.0	38	2,081	.51	57.0
Carpet/Upholstery Cleaning Co's	32	2,320	.60	59.4	47	1,695	.41	55.8
Swimming Pool Co's	33	2,114	.55	62.4	51	1,510	.37	62.8
Repair Shops-Body/Paint/Glass	34	2,098	.55	73.9		*		
Vacation Certificate Co's	35	1,943	.51	56.0	72	554	.14	70.0
Soliciting Organ.-Advertising	36	1,927	.50	48.1	39	2,071	.51	57.9
Banks	37	1,826	.47	82.6	42	1,998	.49	87.7
Exterminating Service Co's	38	1,801	.47	70.3	46	1,701	.42	61.7
Photo Studios (ex. Dir. Selling)	39	1,793	.47	55.8	40	2,061	.50	69.6
Photographic Processing Co's	40	1,705	.44	66.3	35	2,304	.56	69.9
Employment Services	41	1,588	.41	56.5	44	1,751	.43	41.6
House/Apt. Rntl by Individuals	42	1,528	.40	63.0	48	1,644	.40	63.6
Credit Collection Co's	43	1,477	.38	76.3	52	1,474	.36	75.3
Other Financial-NEC	44	1,433	.37	63.4	28	2,887	.70	61.3
Trade/Vocational Schools	45	1,412	.37	77.0	45	1,715	.42	75.7
Consumer Finance/Loan Co's	46	1,407	.37	77.7	53	1,312	.32	79.6
Airlines	47	1,362	.35	72.5	59	1,082	.26	72.5
Utility Co's (Elec/Gas/Water)	48	1,257	.33	80.8	50	1,600	.39	82.1
Auto Parts Co's	49	1,224	.32	82.6		*		
Hotels/Motels	50	1,123	.29	66.7		*		
Land Dvlpmt Co's (ex. code 145)	51	1,024	.27	70.6	65	907	.22	73.1
Accident & Health Insurance	52	1,018	.26	79.9		*		
Optical Services	53	1,012	.26	78.9		*		
Building Products/Supply Co's	54	984	.26	80.8	60	1,070	.26	75.2
Buying Clbs/Purchasing Organ.	55	983	.26	68.1	58	1,086	.27	74.3
Hospitals/Clinics	56	954	.25	80.7	61	1,028	.25	79.3
Reupholstering Shops	57	941	.24	63.3	55	1,190	.29	56.1
Commodities Brokers/Dealers	58	922	.24	71.4		*		
Homework (Work at Home) Co's	59	918	.24	47.5	36	2,237	.55	41.6
Music/Record Stores	60	891	.23	69.8	64	912	.22	74.0

(CONTINUED...CLOSED COMPLAINTS BY TYPE OF BUSINESS, RANKED LIST)

	1984				1983			
TYPE OF BUSINESS	RANK	TOTAL	PERCENT OF TOTAL	PERCENT SETTLED	RANK	TOTAL	PERCENT OF TOTAL	PERCENT SETTLED
Recreational Vehicle Dealers	61	848	.22	71.8	63	943	.23	72.0
Restaurants	62	820	.21	63.9		*		
Alarm Systems Dealers	63	800	.21	68.1	67	766	.19	65.4
Doctors	64	780	.20	77.6	66	860	.21	79.6
Auto Insurance	65	701	.18	79.3		*		
Coupon Book Promotions	66	691	.18	39.6		*		
Hearing Aid Co's	67	666	.17	71.7	71	568	.14	76.0
Life Insurance	68	662	.17	77.0		*		
Auto/Truck Rntl Leasing Co's	69	648	.17	68.2		*		
Hair Prod./Improvement Co's	70	607	.16	66.1	70	613	.15	65.3
Time Share Condo Plans	71	600	.16	64.6		*		
Dentist	72	521	.14	72.6	69	618	.15	73.6
Computer/DP Sls,Service Co's	73	518	.13	64.7		*		
Cable/Pay TV Co's	74	509	.13	85.0		*		
Dept. Stores-Discount	75	480	.12	85.7		*		
Savings and Loans Co's	76	474	.12	80.3		*		
Bus. Opportunity Co's (ex. code 140)	77	466	.12	48.0	76	430	.11	44.4
Office Equipment (ex. computers)	78	451	.12	57.6		*		
House/Apt Rntl Referrel Services	79	427	.11	57.1		*		
Home Owner (Renter) Fire Ins.	79	427	.11	55.4		*		
Food Stores (Chain)	80	420	.11	79.2	73	550	.13	82.6
Funeral Related Serv. Co's	81	377	.10	68.9	78	380	.09	68.4
Drug Stores	81	377	.10	76.9	75	439	.11	80.2
Telephone Equip. Stores	82	374	.10	83.7		*		
Barber/Beauty Shops	83	365	.09	72.9		*		
Fuel Oil Co's	83	365	.09	64.6		*		
Pet Stores	84	350	.09	71.7		*		
Security Brokers/Dealers	85	346	.09	66.1	85	297	.07	67.9
Freezer Food Plan Co's	86	339	.09	70.1	84	313	.08	78.5
Camera Shops	87	336	.09	68.2		*		

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Better Business Bureaus

1986 Inquiries & Complaints Report

A Summary of 1985 Data

Introduction

Each year the Council of Better Business Bureaus publishes a summary of consumer inquiries and complaints handled by the Better Business Bureau System during the previous year.

During 1985, the 172 U.S. Better Business Bureaus handled over 9 million inquiries and complaints.

Based on a statistically significant sampling of data from Bureaus, the types and frequency of BBB consumer services during 1985 were:

Inquiries	**7,058,783**	**77%**
Complaints	**2,111,557**	**23%**
Total Consumer Contacts	**9,170,340**	**100%**

Total consumer contacts were up 14% over 1984, due primarily to an increase in the number of pre-purchase inquiries by consumers seeking to "check out" companies before making purchases or investments.

The list of the top ten categories of report requests by type of business is attached. Once again, requests for information about Home Remodeling/Improvement Companies topped the list, accounting for 17.38% of all such requests. Insurance companies ranked second at 5.56%

Not including 192,000 Automotive Program cases, the total complaints above represent a slight increase over 1984. The list of top ten categories of complaint by type of business is attached. As in 1984, Order Product Sales Companies ranked first on the list, accounting for 15.27% of complaints presented. Home Remodeling/Improvement Companies were second at 9.05%.

For all complaints presented, the BBB settlement index for 1985 was 72.1%.

TOP TEN
COMPANY REPORT REQUESTS

Rank Category	Number	Percent of Total
1. Home Remodeling/Improvement Co's	**768,349**	**17.38%**
Home Remodeling Contractors	141,848	
Roofing Contractors	113,622	
Heating/Central Air Cond Co's	81,343	
Solar Energy Co's	65,118	
Thermal Window & Door Co's	38,129	
Plumbing Contractors	35,614	
Siding Contractors	34,095	
Paving Contractors	30,730	
Home Insulation Co's	24,343	
Waterproofing Co's	22,469	
Electrical Contractors	19,392	
Fence Co's	16,055	
Cement Contractors	10,531	
Not Elsewhere Classified	135,060	
2. Insurance Companies	**245,917**	**5.56%**
Life Insurance Co's	66,816	
Accident & Health Insurance	33,112	
Automobile Insurance	23,685	
Homeowner/Renter Hazard Ins	6,955	
Not Elsewhere Classified	115,349	
3. Auto Repair Shops	**221,788**	**5.02%**
Auto Repair-Excl Transmission	66,151	
Auto Transmission Shops	44,091	
Auto Repair-Paint & Body	33,327	
Auto Repair-Tires/Batt/Acc	18,447	
Auto Repair-Miscellaneous	59,773	
4. Ordered Product Sales	**217,785**	**4.93%**
Via Catalogs by Mail	40,759	
Via Telephone Solicitation	26,691	
Magazine Subscriptions by Mail	24,794	
Via Newspaper/Magazine Adv	23,041	
Via Broadcast Advertising	7,591	
Not Elsewhere Classified	94,908	

(CONTINUED . . .CLOSED COMPLAINTS BY TYPE OF BUSINESS, RANKED LIST)

	1984				1983			
TYPE OF BUSINESS	RANK	TOTAL	PERCENT OF TOTAL	PERCENT SETTLED	RANK	TOTAL	PERCENT OF TOTAL	PERCENT SETTLED
Sporting Goods Stores	87	336	.09	59.1		*		
Multi-Level Selling Co's	88	334	.09	62.1	74	448	.11	72.3
Florists	89	302	.08	67.5		*		
Tax Preparation Co's	90	300	.08	61.4	80	365	.09	56.0
Dating/Soc. Intro. Services	91	274	.07	72.2		*		
Soliciting Organ.-Charity	92	254	.07	65.0	82	328	.08	75.7
Other Food Co's-NEC	93	242	.06	65.7	57	1,099	.27	66.3
Franchised Selling Co's	94	225	.06	76.8	86	264	.06	70.5
Legal Services	95	216	.06	70.6	83	315	.08	60.7
Bulk Meat Co's	96	212	.06	61.9	81	352	.09	59.3
Water Conditioning Co's	97	197	.05	46.2		*		
Market Research Co's	98	187	.05	56.3	88	176	.04	65.0
Catalog Showrm. Merchandising	99	182	.05	87.5		*		
Food Stores (Independent)	100	174	.05	68.2	87	217	.05	76.4
Soliciting Organ.-Police/Fire	101	173	.04	65.2		*		
Nursing Homes	102	82	.02	90.9		*		
Child Care Services	103	67	.02	66.7		*		
Soliciting Organ.-Gen Mem/Lobbies	104	62	.02	37.5		*		
Soliciting Organ.-Bus. Membership	105	48	.01	66.7		*		
Soliciting Organ.-Veterans	106	48	.01	83.3		*		

*Category not implemented in 1983. Estimates for these categories for 1984 are based on data for the last quarter of 1984 only, but are projected to represent volume for the full year.

Appendix 2—Top 10 Business Categories

BY TYPES OF COMPLAINTS

(1)	MAIL ORDER COMPANIES	(2)	HOME REMOD./IMPROVEMENT CO.'S	(3)	FRANCHISED AUTO DEALERS
Pct.	Type of Complaint	Pct.	Type of Complaint	Pct.	Type of Complaint
57.8%	Delivery - Delay/Damage	31.5%	Unsatisfactory Repair	50.0%	Product Quality/Performance
13.7	Credit/Billing	27.9	Unsatisfactory Service*	24.3	Unsatisfactory Repair
11.8	Unsatisfactory Service*	20.2	Guarantee/Warranty	6.8	Unsatisfactory Service*
10.9	Failure to provide Refunds	9.4	Product Quality/Performance	5.1	Selling Practices
2.0	Selling Practices	3.4	Credit/Billing	4.3	Guarantee/Warranty
1.7	Product Quality/Performance	2.4	Delivery - Delay/Damage	3.3	Credit/Billing
1.1	Advertising Practices	1.9	Failure to provide Refunds	2.6	Advertising Practices
.6	Guarantee/Warranty	1.7	Selling Practices	2.2	Failure to provide Refunds
.3	Unsatisfactory Repair	.9	Discontinued Business	1.3	Delivery - Delay/Damage
.1	Discontinued Business	.8	Advertising Practices	----	Discontinued Business

(4)	HOME FURNISHING STORES	(5)	AUTO REPAIR--EX. TRANSMISSION	(6)	DIRECT SELLING COMPANIES
24.9	Delivery - Delay/Damage	76.8%	Unsatisfactory Repair	39.3	Delivery - Delay/Damage
23.3	Product Quality/Performance	8.3	Unsatisfactory Service*	18.4	Selling Practices
17.4	Unsatisfactory Services*	5.0	Credit/Billing	15.9	Unsatisfactory Service*
8.2	Credit/Billing	4.3	Guarantee/Warranty	8.6	Credit/Billing
6.2	Failure to provide Refunds	1.8	Product Quality/Performance	8.1	Failure to provide Refunds
5.9	Unsatisfactoy Repair	1.2	Advertising Practices	3.6	Product Quality/Performance
5.2	Advertising Practices	1.1	Selling Practices	3.1	Guarantee/Warranty
5.2	Guarantee/Warranty	.9	Failure to Provide Refunds	2.2	Advertising Practices
3.0	Selling Practices	.5	Delivery - Damage/Delay	.6	Unsatisfactory Repair
.7	Discontinued Business	.2	Discontinued Business	.3	Discontinued Business

(7) MISC. AUTOMOTIVE

Pct.	Type of Complaint
40.1	Unsatisfactory Repair
20.2	Unsatisfactory Service*
11.6	Guarantee/Warranty
7.9	Credit/Billing
7.0	Failure to provide Refunds
5.4	Product Quality/Performance
2.5	Advertising Practices
2.5	Selling Practices
2.5	Delivery - Delay/Damage
.4	Discontinued Business

(8) DEPARTMENT STORES

Pct.	Type of Complaint
25.2	Credit/Billing
22.8	Advertising Practices
16.6	Unsatisfactory Service*
11.9	Unsatisfactory Repair
9.3	Product Quality/Performance
7.0	Delivery - Delay/Damage
4.0	Guarantee/Warranty
2.3	Failure to provide Refunds
1.0	Selling Practices
----	Discontinued Business

(9) DRY CLEANING/LAUNDRY CO's

Pct.	Type of Complaint
89.1	Unsatisfactory Service*
4.2	Unsatisfactory Repair
2.5	Delivery - Delay/Damage
1.7	Advertising Practices
1.7	Failure to provide Refunds
.4	Guarantee/Warranty
.4	Credit/Billing
____	Selling Practices
____	Product Quality/Performance
____	Discontinued Business

(10) TELEVISION SERVICING CO's

Pct.	Type of Complaint
64.2	Unsatisfactory Repair
17.6	Unsatisfactory Service*
6.8	Credit/Billing
3.4	Failure to provide Refunds
2.3	Delivery - Delay/Damage
2.3	Product Quality/Performance
1.7	Guarantee/Warranty
1.1	Selling Practices
.6	Advertising Practices
----	Discontinued Business

* Unrelated to repair

Appendix 3—Categorical Definitions for Closed Complaints and Methodology for "Settlement Index"

Complaints which a Bureau brings to the attention of a business (either orally or in writing) for the purpose of eliciting its response are, when concluded, categorized under a general heading of PRESENTED COMPLAINTS.

Complaints are categorized according to the Type of Business involved and under the major categories of RESPONSE, NO RESPONSE and UNPURSUABLE.

Complaints which receive a business response are further categorized according to the customer's satisfaction with that response.

Following are specific definitions of the resolution categories for presented complaints:

RESPONSE—The business replies to the presentation of the complaint either by contacting the Bureau, Bureau and customer, or customer only.

Satisfied (positive)—Based on complainant's direct statement of satisfaction. The complainant must return the BBB verification form marked "Basically Satisfied" or call the Bureau with equivalent information.

***NOTE: Satisfaction can only be assumed when the company responded to the Bureau's efforts to verify. Satisfaction cannot be assumed if both the company and the customer fail to answer. Such cases must remain under the "No Response" category until the Bureau is positively notified to the contrary.*

Dissatisfied (AJR)—Based on the BBB judgment that, while the customer has directly stated that he/she is "Basically Dissatisfied," the company did all that it reasonably had a responsibility to do in handling the complaint. The company response is therefore "Administratively Judged Responsible" (AJR).

***NOTE: The AJR designation should only be used when there is clear and compelling evidence that the customer has been unreasonable in his/her expectations or when the facts show the complaint to be without validity.*

NO RESPONSE—No reply by the business to the Bureau or customer.

UNPURSUABLE—Cases which are presented, but result only in knowledge that the company is out of business, cannot be located or is bankrupt without consumer recourse available.

The "Settlement Index" is calculated by adding (Satisfied-Positive) plus (Satisfied-Assumed) plus (Dissatisfied, but Administratively Judged Responsible) and dividing by the total Presented Complaints.

Council of Better Business Bureaus, 1515 Wilson Boulevard, Arlington, VA 22209